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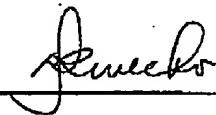
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1. Response (14 pages)

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Anderson, et al

**Docket No.:** ISAA0045

**Serial No. :** 09/675,412

**Art Unit:** 3671

**Filed:** 29 September 2000

**Examiner:** Beach, Thomas A.

**Title:** DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING  
CONTENT MINING

February 3, 2005

Mail Stop Non Fee Amendments

P.O. Box 1450

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**RESPONSE**

Sir:

This is a Response to the Final Office Action, dated 03 November 2004, for the above-identified patent application. Amendment to the Claims is attached hereto.